

unfreighted in the hands of passengers could not have been less than three millions, of which the Northern Light brings one million and a half, which is the first large shipment by the Nicaragua route. This gold will probably mostly go into bars and so supply the demand for export instead of increasing the coin in Bank. The advices from California are generally favorable. Merchandise was

ling at better prices. Money continues very scarce. Tim-
bering interests were flourishing and new and valuable
places were being discovered.

The San Francisco Shipping List quotes Gold Dust \$
60 to \$17 50, and as scarce.

Some Gold Dust (says *The List*) had been shipped
China and other Pacific ports, remittances which were
formerly made by drafts and ounces. The first have a
considerable bulk, being not so bulky as premiums, rapid

rption to 4 cent. For the China trade, and the last have been
 most sent to Manila. The supply of both is now
 exhausted, so much so that vessels bound to Valparaiso
 and Callao have difficulty in procuring enough ounces
 of silver to export.
 Exchange remains as before quoted, viz :—
 "Night draft on the Atlantic States 3 1/2 cent. prem.;
 days, 1 1/2 @ 2 cent. 60 days, 1 1/2 @ 2. 90 days, 1 1/2 @ 2.
 120 days, 1 1/2 @ 2. 180 days, 1 1/2 @ 2. 240 days, 1 1/2 @ 2.
 300 days, 1 1/2 @ 2. 360 days, 1 1/2 @ 2. 420 days, 1 1/2 @ 2.
 480 days, 1 1/2 @ 2. 540 days, 1 1/2 @ 2. 600 days, 1 1/2 @ 2.
 660 days, 1 1/2 @ 2. 720 days, 1 1/2 @ 2. 780 days, 1 1/2 @ 2.
 840 days, 1 1/2 @ 2. 900 days, 1 1/2 @ 2. 960 days, 1 1/2 @ 2.
 1020 days, 1 1/2 @ 2. 1080 days, 1 1/2 @ 2. 1140 days, 1 1/2 @ 2.
 1200 days, 1 1/2 @ 2. 1260 days, 1 1/2 @ 2. 1320 days, 1 1/2 @ 2.
 1380 days, 1 1/2 @ 2. 1440 days, 1 1/2 @ 2. 1500 days, 1 1/2 @ 2.
 1560 days, 1 1/2 @ 2. 1620 days, 1 1/2 @ 2. 1680 days, 1 1/2 @ 2.
 1740 days, 1 1/2 @ 2. 1800 days, 1 1/2 @ 2. 1860 days, 1 1/2 @ 2.
 1920 days, 1 1/2 @ 2. 1980 days, 1 1/2 @ 2. 2040 days, 1 1/2 @ 2.
 2100 days, 1 1/2 @ 2. 2160 days, 1 1/2 @ 2. 2220 days, 1 1/2 @ 2.
 2280 days, 1 1/2 @ 2. 2340 days, 1 1/2 @ 2. 2400 days, 1 1/2 @ 2.
 2460 days, 1 1/2 @ 2. 2520 days, 1 1/2 @ 2. 2580 days, 1 1/2 @ 2.
 2640 days, 1 1/2 @ 2. 2700 days, 1 1/2 @ 2. 2760 days, 1 1/2 @ 2.
 2820 days, 1 1/2 @ 2. 2880 days, 1 1/2 @ 2. 2940 days, 1 1/2 @ 2.
 3000 days, 1 1/2 @ 2. 3060 days, 1 1/2 @ 2. 3120 days, 1 1/2 @ 2.
 3180 days, 1 1/2 @ 2. 3240 days, 1 1/2 @ 2. 3300 days, 1 1/2 @ 2.
 3360 days, 1 1/2 @ 2. 3420 days, 1 1/2 @ 2. 3480 days, 1 1/2 @ 2.
 3540 days, 1 1/2 @ 2. 3600 days, 1 1/2 @ 2. 3660 days, 1 1/2 @ 2.
 3720 days, 1 1/2 @ 2. 3780 days, 1 1/2 @ 2. 3840 days, 1 1/2 @ 2.
 3900 days, 1 1/2 @ 2. 3960 days, 1 1/2 @ 2. 4020 days, 1 1/2 @ 2.
 4080 days, 1 1/2 @ 2. 4140 days, 1 1/2 @ 2. 4200 days, 1 1/2 @ 2.
 4260 days, 1 1/2 @ 2. 4320 days, 1 1/2 @ 2. 4380 days, 1 1/2 @ 2.
 4440 days, 1 1/2 @ 2. 4500 days, 1 1/2 @ 2. 4560 days, 1 1/2 @ 2.
 4620 days, 1 1/2 @ 2. 4680 days, 1 1/2 @ 2. 4740 days, 1 1/2 @ 2.
 4800 days, 1 1/2 @ 2. 4860 days, 1 1/2 @ 2. 4920 days, 1 1/2 @ 2.
 4980 days, 1 1/2 @ 2. 5040 days, 1 1/2 @ 2. 5100 days, 1 1/2 @ 2.
 5160 days, 1 1/2 @ 2. 5220 days, 1 1/2 @ 2. 5280 days, 1 1/2 @ 2.
 5340 days, 1 1/2 @ 2. 5400 days, 1 1/2 @ 2. 5460 days, 1 1/2 @ 2.
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 5700 days, 1 1/2 @ 2. 5760 days, 1 1/2 @ 2. 5820 days, 1 1/2 @ 2.
 5880 days, 1 1/2 @ 2. 5940 days, 1 1/2 @ 2. 6000 days, 1 1/2 @ 2.
 6060 days, 1 1/2 @ 2. 6120 days, 1 1/2 @ 2. 6180 days, 1 1/2 @ 2.
 6240 days, 1 1/2 @ 2. 6300 days, 1 1/2 @ 2. 6360 days, 1 1/2 @ 2.
 6420 days, 1 1/2 @ 2. 6480 days, 1 1/2 @ 2. 6540 days, 1 1/2 @ 2.
 6600 days, 1 1/2 @ 2. 6660 days, 1 1/2 @ 2. 6720 days, 1 1/2 @ 2.
 6780 days, 1 1/2 @ 2. 6840 days, 1 1/2 @ 2. 6900 days, 1 1/2 @ 2.
 6960 days, 1 1/2 @ 2. 7020 days, 1 1/2 @ 2. 7080 days, 1 1/2 @ 2.
 7140 days, 1 1/2 @ 2. 7200 days, 1 1/2 @ 2. 7260 days, 1 1/2 @ 2.
 7320 days, 1 1/2 @ 2. 7380 days, 1 1/2 @ 2. 7440 days, 1 1/2 @ 2.
 7500 days, 1 1/2 @ 2. 7560 days, 1 1/2 @ 2. 7620 days, 1 1/2 @ 2.
 7680 days, 1 1/2 @ 2. 7740 days, 1 1/2 @ 2. 7800 days, 1 1/2 @ 2.
 7860 days, 1 1/2 @ 2. 7920 days, 1 1/2 @ 2. 7980 days, 1 1/2 @ 2.
 8040 days, 1 1/2 @ 2. 8100 days, 1 1/2 @ 2. 8160 days, 1 1/2 @ 2.
 8220 days, 1 1/2 @ 2. 8280 days, 1 1/2 @ 2. 8340 days, 1 1/2 @ 2.
 8400 days, 1 1/2 @ 2. 8460 days, 1 1/2 @ 2. 8520 days, 1 1/2 @ 2.
 8580 days, 1 1/2 @ 2. 8640 days, 1 1/2 @ 2. 8700 days, 1 1/2 @ 2.
 8760 days, 1 1/2 @ 2. 8820 days, 1 1/2 @ 2. 8880 days, 1 1/2 @ 2.
 8940 days, 1 1/2 @ 2. 9000 days, 1 1/2 @ 2. 9060 days, 1 1/2 @ 2.
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 9300 days, 1 1/2 @ 2. 9360 days, 1 1/2 @ 2. 9420 days, 1 1/2 @ 2.
 9480 days, 1 1/2 @ 2. 9540 days, 1 1/2 @ 2. 9600 days, 1 1/2 @ 2.
 9660 days, 1 1/2 @ 2. 9720 days, 1 1/2 @ 2. 9780 days, 1 1/2 @ 2.
 9840 days, 1 1/2 @ 2. 9900 days, 1 1/2 @ 2. 9960 days, 1 1/2 @ 2.
 10000 days, 1 1/2 @ 2. 10060 days, 1 1/2 @ 2. 10120 days, 1 1/2 @ 2.
 10180 days, 1 1/2 @ 2. 10240 days, 1 1/2 @ 2. 10300 days, 1 1/2 @ 2.
 10360 days, 1 1/2 @ 2. 10420 days, 1 1/2 @ 2. 10480 days, 1 1/2 @ 2.
 10540 days, 1 1/2 @ 2. 10600 days, 1 1/2 @ 2. 10660 days, 1 1/2 @ 2.
 10720 days, 1 1/2 @ 2. 10780 days, 1 1/2 @ 2. 10840 days, 1 1/2 @ 2.
 10900 days, 1 1/2 @ 2. 10960 days, 1 1/2 @ 2. 11020 days, 1 1/2 @ 2.
 11080 days, 1 1/2 @ 2. 11140 days, 1 1/2 @ 2. 11200 days, 1 1/2 @ 2.
 11260 days, 1 1/2 @ 2. 11320 days, 1 1/2 @ 2. 11380 days, 1 1/2 @ 2.
 11440 days, 1 1/2 @ 2. 11500 days, 1 1/2 @ 2. 11560 days, 1 1/2 @ 2.
 11620 days, 1 1/2 @ 2. 11680 days, 1 1/2 @ 2. 11740 days, 1 1/2 @ 2.
 11800 days, 1 1/2 @ 2. 11860 days, 1 1/2 @ 2. 11920 days, 1 1/2 @ 2.
 11980 days, 1 1/2 @ 2. 12040 days, 1 1/2 @ 2. 12100 days, 1 1/2 @ 2.
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 12340 days, 1 1/2 @ 2. 12400 days, 1 1/2 @ 2. 12460 days, 1 1/2 @ 2.
 12520 days, 1 1/2 @ 2. 12580 days, 1 1/2 @ 2. 12640 days, 1 1/2 @ 2.
 12700 days, 1 1/2 @ 2. 12760 days, 1 1/2 @ 2. 12820 days, 1 1/2 @ 2

The time for opening the bids for the Little Miami Road Bonds, has been extended to the 15th of October as the comparative earnings of the Houston Road have been as annexed:

	1852.	1853.
April.....	\$10,017 22	\$2,077 07
May.....	20,000 00	20,000 00
June.....	22,148 07	20,000 00
July.....	27,675 62	30,000 00
Total.....	\$80,229 91	\$100,077 07
		\$20,847 16

Gain over same period last year.....\$20,847 99

The passenger receipts of the Washington and Annapolis Road for the first fifteen days of August, were.....\$3,342

Same time, 1852.....8,110

.....\$2,351

This increase has been made under a reduction of fare to \$3 from Montreal to New York, showing that low fares are not inconsistent with increased gains. Passengers this line are taken from Montreal to Boston, via Stonington for \$5, having half a day in this city to visit the City Place, and are then landed in Boston nearly as soon as those who go direct.

An impression has evidently obtained from the reports that our City Banks are in a state of extraordinary expansion. This is a mistake. It has doubtless arisen from the fact that the published tables of the Banking movement have shown the increase of loans but not the increase of capital.

In comparing the condition of our City Banks now, with what it was four years ago, it will be found that the ratio of loans to capital is almost exactly the same as it was then, indicating the same proportionate movement upon the enlarged basis—thus:

	Capital.	Loans.
September, 1878.....	\$1,068,700	\$1,979,228
August, 1874.....	\$1,068,700	\$1,979,228

It shows a fraction more than twice the amount of capital at both periods, so that the relative expansion about what it was four years ago, and probably about the average has been since that time. The comparison also shows that in the general increase of the wealth and commerce of the city the Banking capital and the Banking movement have both nearly doubled.

The advices from the Morris Mine state that a new

very valuable vein of Copper has been discovered running parallel with the one at present worked. The reports from most of the mines in which New Yorkers are interested are favorable. Norwich, Windsor, Albion, Isle Royal, and on Lake Superior, especially so. Uster locks very well, and large quantities of ore are being taken out. The monthly report of Capt. Pankin, of the Great Northern, is highly satisfactory. The Middleton continues to improve. The ton of ore sent to London for assay proved to contain about 10 ounces of silver. The news from MacGillivray is full of the same encouraging character as that before.

The two shafts of the North Carolina Copper Company are improving, and several parcels of Copper have been received from the location within a week or two, understood that a dividend of 10 P cent will be paid next month. From Deep River, a location contiguous to the McCulloch, the adventurers have very favorable views. The Charlotte Copper Company have recently been striking their main shaft and making a cross cut the vein considerably below the present workings. C. J. Permar, the Superintendent, writes in the following manner of the result.

CHARLOTTE, Wednesday, Aug. 17, 1892

I have just returned from the Charlotte mine, and so much excited that I can scarcely compose myself to write intelligibly to you at present. I have been down in the shaft five miles, and have taken out some of the most beautiful specimens of copper ore ever produced. It is green, opaque, and is one of the most uniform best formed veins I have ever seen. It fills three feet thick. I shall have more soil than I can carry off. I saw such a mass of it as would weigh about a hundred pounds, such I estimate to weigh, as you have never seen even your car sent into me in the morning. I will be out and in the shaft every day to-morrow, and will work you more fully to-morrow. I am sorry that I cannot tell you more of my trip, but were I awake until morning I could not convey to you all I mean, or the impression, I have of this mine; so I make myself understood as I could wish, you would let me be here and see for yourself.

My friend at Charlotte has already this mine and wishes to find a friend here in mass.

An experiment was made with P. G. Gardiner's Quad Crusher and Amalgamator, at the Phenix Works, in City, on Tuesday forenoon, in the presence of a large number of spectators. Twelve bushels of quartz from Wyckoff mine, in Fauquier Co., Va., were put through the machine in a short space of time, and the gold yielded was good. The machine worked with ease, and secured its work satisfactorily.

One of the plans for making Bank exchanges, suggested by a leading Bank officer, is that an institution shall be established in whose vaults shall be deposited by each bank a certain amount of specie pro rata with their capital. The institution to issue an amount of certificates to each bank equal to its deposit, which shall be used in the settling balances and thus supersede the necessity of moving specie from bank to bank. When a bank needs specie for a loan, it draws what it needs on these certificates from the Clearing House, or whatever the institution may be called, and the next day makes a new deposit. This plan is feasible and its claims will no doubt be duly considered by the Committee. One of the difficulties in the way of

establishment of a Clearing House here is the wanted common medium for settling balances other than coin. The London Clearing House this operation is performed with Bank of England notes. The certificates suggested in the plan would serve the same purpose.

In our columns to-day is the advertisement of the Exeter Fire Insurance Company, the books of which are open

for subscription to the capital stock at the office of the
Company, No. 5 Nassau St. The gentlemen comprising the ad-
visory committee are among the most wealthy and respectable
citizens, and afford the assurance of a well sustained
institution.

It is not certain that the Books of the New York Censor
Hall will be opened to-morrow at Messrs. Dunham &
Sherman & Co.'s, as announced. Up to a late hour
yesterday the Books had not arrived from Albany, although
was expected that they were on the way. This delay

Growth will be broken on the Black & White and U. S. Railroad on the 27th inst. Gov. Seymour will make a speech on the occasion.

At Boston, stocks are rather improving. Money has been demanded at 6 per cent. At Philadelphia the money market is still stringent.

An exhibit of the public debt and resources of the State of Virginia, just been prepared, the statistics of which are as follows:

The existing debt on the 30th of March last, although nominally \$1,890,000, was really millions heavier, reduced by approximately \$1,000,000 in value, and uniformly divided among the bank stock, to an internal improvement debt of \$1,000,000, and to the same interest paying bonds, or a

debt, incurred in the construction of the Texas Canal and James River Canal—leaving of the debt	
To productive railroad objects.....	\$3,000
Miscellaneous and non-productive.....	1,000
Total	\$4,000

The State, by recent acts of the Legislature, determine to extend and encourage a more general and complete term of railroad improvement, and to this end fixed u